

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:)	
)	
PHELAN ET AL.)	
)	Confirmation No.: 9063
Serial No.: 09/993, 992)	
)	Group Art Unit: 3694
Filed: November 14, 2001)	
)	Examiner: JAMIE H. SWARTZ
)	
Title: METHODS AND APPARATUS)	
FOR AUTOMATICALLY)	
EXCHANGING CREDIT)	
INFORMATION)	
)	
)	
)	

RESPONSE TO NON-FINAL OFFICE ACTION DATED FEBRUARY 8, 2007

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This paper is in response to the Office Action dated February 8, 2007.
Applicants respectfully request the examiner to reconsider the rejections of the claims
in view of the comments set forth below.

Amendments to the claims are shown in the listing of claims which begins
on page 2 of this paper.

Remarks begin on page 10 of this paper.